| The Saudi Investment Bank | SAR (000) June 30, 2015 | Frequency : Q Location : W |
|---|---|---|

| Liquidity Coverage Ratio Disclosure Template | (a) TOTAL UNWEIGHTED VALUE (average) | ( b ) TOTAL WEIGHTED VALUE (average) |
|---|---|---|
| **HIGH-QUALITY LIQUID ASSETS** | | |
| 1 Total high-quality liquid assets (HQLA) | | **17,165,023** |
| **CASH OUTFLOWS** | | |
| 2 Retail deposits and deposits from small business customers, of which: | | |
| 3 *Stable deposits* | | |
| 4 *Less stable deposits* | 11,516,220 | 1,151,622 |
| 5 Unsecured wholesale funding, of which: | | |
| 6 *Operational deposits (all counterparties) and deposits in networks of cooperative banks* | - | - |
| 7 *Non-operational deposits (all counterparties)* | 28,457,736 | 9,565,704 |
| 8 *Unsecured debt* | - | - |
| 9 Secured wholesale funding | | |
| 10 Additional requirements, of which: | | |
| 11 *Outflows related to derivative exposures and other collateral requirements* | 1,613,936 | 1,068,524 |
| 12 *Outflows related to loss of funding on debt products* | - | - |
| 13 *Credit and liquidity facilities* | 12,505,234 | 1,250,523 |
| 14 Other contractual funding obligations | | |
| 15 Other contingent funding obligations | | |
| 16 **TOTAL CASH OUTFLOWS** | | **13,036,374** |
| **CASH INFLOWS** | | |
| 17 Secured lending (eg reverse repos) | | |
| 18 Inflows from fully performing exposures | 8,759,545 | 5,259,740 |
| 19 Other cash inflows | - | - |
| 20 **TOTAL CASH INFLOWS** | | **5,259,740** |
| | | ( c ) TOTAL ADJUSTED VALUE |
| 21 **TOTAL HQLA** | | **17,165,023** |
| 22 **TOTAL NET CASH OUTFLOWS** | | **7,776,634** |
| 23 **LIQUIDITY COVERAGE RATIO (%)** | | **220.73%** |

a   Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

b   Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

c   Adjusted values must be calculated after the application of both:

   (i) haircuts and inflow and outflow rates; and

   (ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).